Form B18

### **United States Bankruptcy Court**

District of South Dakota

In re:

Case Number 09–40544 Chapter 7

**Teodoro Jesse Pasion** SSN/ITIN xxx-xx-8521 dba River City Glass

ORDER DISCHARGING DEBTOR(S)

**Lanan Elizabeth Pasion** SSN/ITIN xxx-xx-3645 dba River City Glass

It appearing Debtor(s) is(are) entitled to a discharge,

IT IS HEREBY ORDERED that Debtor(s) is(are) granted a discharge under 11 U.S.C. § 727.

So ordered on November 13, 2009.

BY THE COURT:

Charles L. Nail, Jr. United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

# EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property:] [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That Are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That Are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated:
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or the the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

## CERTIFICATE OF NOTICE

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The following entities were noticed by first class mail on Nov 15, 2009.
                                    +ARSI, 555 St Charles Dr Ste 100, Thousand Oaks CA 91360-3983
+Academy Collection Service Inc, 10965 Decatur Rd, Philadelphia PA 19154-3294
                                  +ARSI, 555 St Charles Dr Ste 100, Thousand Oaks CA 91360-3983
+Academy Collection Service Inc, 10965 Decatur Rd, Philadelphia PA 19154-3294
+American Express Bank FSB, co Becket and Lee, PO Box 3001, Malvern PA 19355-0701
+Brule County Treasurer, 300 S Courtland St Ste 108, Chamberlain SD 57325-1599
CAC Financial Corp, 2601 NW Expressway Ste 1000 East, Oklahoma City OK 73112-7236
+Chamberlain Building Supply, PO Box 355, Chamberlain SD 57325-0355
+Citi, PO Box 6241, Sioux Falls SD 57117-6241
+Citi, Atn Centralized Bankruptcy, PO Box 20507, Kansas City MO 64195-0507
Citizens Automobile Finance, PO Box 42002, Providence RI 02940-2002
+Citizens Automobile Finance Inc, 480 Jefferson Blvd RJE-350, Warwick RI 02886-1359
+Cleaning Specialists Inc, 111 West 4th Ave, Mitchell SD 57301-2606
+Collectech Systems, Consumer Serv Dept, PO Box 361567, Columbus OH 43236-1567
+Dakota Family Practice, 625 N Foster Ste 209, Mitchell SD 57301-2968
Directv, PO Box 6550, Greenwood Village CO 80155-6550
+Donald Kallenberger, PO Box 547, Eureka SD 57437-0547
+Dons Ford Jessica Meagher, PO Box 306, Chamberlain SD 57325-0306
+First Dakota National Bank, Chamberlain Branch, PO Box 609, Chamberlain SD 57325-0609
+First International Bank Trust, 4501 40th Ave S, Fargo ND 58104-4311
+Focus Receivables Management, 1130 Northchase Pkwy Ste, Marietta GA 30067-6413
Glass Contractors, 13333 Lyman Dr, Omaha NE 68138
Independent Glass Distributors, PO Box 122, Cedar Rapids IA 52406-0122
+JNR Adjustment Company, 2905 Northwest Blvd, Plymouth MN 55441-8766
Johnson Rodenburg Lauinger, PO Box 4127, Bismarck ND 58502-4127
KPLO FM Radio, POB ox 317, Chamberlain SD 57325
+Madison of Pierre dba, Overhead Door Co of Pierre, PO Box 666, Pierre SD 57501-0666
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                                   KPLO FM Radio, POB ox 317, Chamberlain SD 57325

+Madison of Pierre dba, Overhead Door Co of Pierre, PO Box 666, Pierre SD 5750

+Northland Group Inc, PO Box 390905, Edina MN 55439-0905

+Overhead Door, PO Box 666, Pierre SD 57501-0666

+Philip Health Services Inc, 503 West Pine, Box 790, Philip SD 57567-3300

Pilkington North America Inc, 909 25th St N, Fargo ND 58102-3114

+Sanford Clinic, 300 S Byron Blvd, Chamberlain SD 57325-9741

+Spiegel Master Card, 9300 SW Gemini Drive, Beaverton Oregon 97008-7120

+The White Audit Company, PO Box 2193, Minneapolis MN 55402-0193

United Accounts Inc, PO Box 518, Aberdeen SD 57402-0518

+United Collection Bureau Inc, 5620 Southwyck Blvd Ste 206, Toledo OH 43614-1501

+Wells Fargo NBSpiegel Mastercard, PO Box 182273, Columbus OH 43218-2273

+West Asset Management, Attn Bankruptcy, PO Box 105478, Atlanta GA 30348-5478

West Asset Management, 2703 W Highway 75, Sherman TX 75092

World Financial Network NB Recovery, PO Box 182124, Columbus OH 43218-2124
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The following entities were noticed by electronic transmission on Nov 14, 2009. 942984 +EDI: AMEREXPR.COM Nov 14 2009 05:43:00 American Express Bank Fort Lauderdale FL 33329-7871
                                                                                                                                                           American Express Bank FSB, PO Box 297871,
942986
                                    +E-mail/Text: bknotices@bankofthewest.com
                                                                                                                                                                                                                              Bank Of The West,
                                          1450 Treat Blvd, Walnut Creek CA 94597-7579
                                    +E-mail/Text: bknotices@bankofthewest.com
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942987
                                    Attn Bankruptcy, 1450 Treat Blvd, Walnutcreek CA 94597-7579
E-mail/Text: bknotices@bankofthewest.com
Concord CA 94524-4002
+EDI: CITICORP.COM Nov 14 2009 05:43:00 Citi, Attn Centraliz
Kansas City MO 64195-0507
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                                       E-mail/Text: vendorsupport@dexknows.com
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                                          Phoenix AZ 85062-8041
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                                    +EDI: DISCOVER.COM Nov 14 2009 05:43:00
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                                                                                                                                                                                                          Attention Bankruptcy Department,
                                    PO Box 3025, New Albany OH 43054-3025
+EDI: DISCOVER.COM Nov 14 2009 05:43:00
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                                          Wilmington DE 19850-5316
943025
                                       EDI: WESTASSET.COM Nov 14 2009 05:43:00
                                                                                                                                                                 West Asset Management, 3432 Jefferson Ave,
                                          Texarkana AR 71854-2747
                                                                                                                                                                                                                                                               TOTAL: 10
                               ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

942982\*

+Academy Collection Service Inc, 10965 Decatur Rd, Philadelphia PA 19154-3294

TOTALS: 0, \* 1

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2009 Signa

Joseph Spertjens